

<b>UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY</b>	
Caption in compliance with D.N.J. LBR 9004-1(b)	
<b>HILL WALLACK LLP</b> Mark A. Roney, Esq. 21 Roszel Road P.O. Box 5226 Princeton, NJ 08543 Phone: 609-924-0808 Email: mroney@HillWallack.com <i>Attorneys for NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for MTGLQ Investors, L.P.</i>	
In Re:	Case No.: 19-20646
MARK B. ENGEL	Chapter: 11
Debtor.	Hearing: November 7, 2019 at 10:00 a.m.
	Judge: Michael B. Kaplan, U.S.B.J.

**CERTIFICATION IN SUPPORT OF MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

I, Katisha Gill, being of full age, hereby certify as follows:

1. I am a Bankruptcy Case Manager of NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for MTGLQ Investors, L.P. ("Movant") in the within matter. As such, I am personally familiar with the facts set forth herein and am authorized to make this Certification on behalf of Movant.
2. This Certification is submitted in support of Movant's Motion for an Order Granting Relief from the Automatic Stay with respect to real property located at 404 Central Avenue, Lakewood, New Jersey (the "Property"), on which Movant holds a mortgage.
3. On June 30, 2005, debtor, Mark B. Engel (the "Debtor-in-Possession") executed and delivered a Note to First Financial Equities, Inc. in the principal amount of \$255,000.00 in connection with the Property. A copy of the Note is attached hereto as Exhibit "A".

4. In connection with the execution of the Note, and as security for the loan, on June 30, 2005 Debtor-in-Possession executed and delivered a Mortgage to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as a nominee for First Financial Equities, Inc., in the principal amount of \$255,000.00 on the Property. The Mortgage was recorded on July 20, 2005 in the Ocean County Clerk's Office in Book 12720 at Page 0524. A copy of the Mortgage is attached hereto as Exhibit "B".

5. The Note and Mortgage were subsequently assigned multiple times resulting in a final written assignment to MTGLQ Investors, L.P. which Assignment of Mortgage was recorded on April 20, 2017 in Book 16715, Page 463 in the Ocean County Clerk's Office. Copies of the Assignments are attached hereto as Exhibit "C".

6. A Limited Power of Attorney from MTGLQ Investors, L.P. to New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing was filed in Greenville County, SC, on September 22, 2017. A copy of the Limited Power of Attorney is attached hereto as Exhibit "D".

7. A Certificate of Amendment was filed in the State of Delaware on October 3, 2018 changing the legal name of New Penn Financial, LLC to NewRez LLC, effective January 7, 2019. A copy of the Certificate of Amendment is attached hereto as Exhibit "E".

8. On May 23, 2011, a Bargain and Sale Deed was entered into conveying the Property, among others, to Queen Equities. The Deed was recorded on June 28, 2011 in the Ocean County Clerk's Office in Book 14919, Page 0174. A copy of the Deed is attached hereto as Exhibit "F".

9. In the event the automatic stay in this case is modified, this case dismisses, and/or the Debtor-in-Possession obtains a discharge and a foreclosure action is commenced on the mortgaged property, the foreclosure will be conducted in the name of Movant. Movant, directly or through an agent, has possession of the promissory note. Movant will enforce the promissory

note as transferee in possession. Movant is the original mortgagee or beneficiary or the assignee of the Mortgage.

10. On May 28, 2019, Debtor filed the within Chapter 11 Petition.

11. As of October 10, 2019, the unpaid principal balance of the Note was \$249,773.99.

12. As of October 10, 2019, the total post-petition arrearage/delinquency is \$12,382.95.

13. The following chart sets forth those post-petition payments due pursuant to the terms of the Note that have been missed by the Debtor(s) as of October 10, 2019:

Number of Missed Payments	From	To	Missed Principal and Interest	Missed Escrow (if applicable)	Monthly Payment Amount	Total Amounts Delinquent
5	06/01/2019	10/01/2019	\$1,761.22	\$715.37	\$2,476.59	\$12,382.95

Less post-petition partial payments (suspense balance): \$-0-

**Total: \$12,382.95**

14. The Certification of Creditor Regarding Post Petition Payment History is attached hereto as Exhibit "G".

15. The Property is not owned by the Debtor-in-Possession, and therefore, the Property is not necessary for a reorganization.

16. As of October 10, 2019, 2019 the total sum of \$555,125.89 was due and owing to Creditor under the Note secured by the Mortgage, and interest continues to accrue thereafter. An itemization of the \$555,125.89 is attached hereto as Exhibit "H".

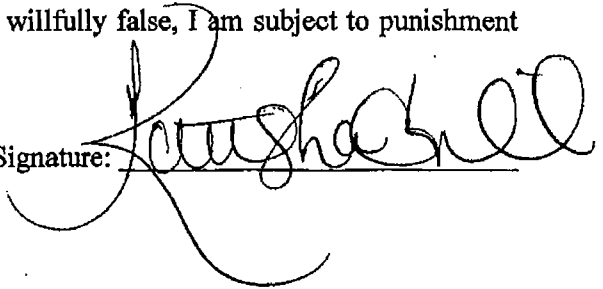
17. The market value of the property is approximately \$345,000.00, as of February 14, 2018, as indicated in the most recent Broker's Price Opinion for the Property, a copy of which is attached hereto as Exhibit "I".

18. An equity analysis is set forth in Exhibit "H" evidencing the lack of equity in the Property.

19. As such, Movant is entitled to relief from the automatic stay pursuant to Section 362(d)(1) and (d)(2) of the Bankruptcy Code.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are knowingly or willfully false, I am subject to punishment according to law.

Signature:

A handwritten signature in cursive script, appearing to read "K. A. Shalwell", written over a horizontal line.

Dated: 10/11/2019